

## COMMENTS

### FIRST THOSE WHO ONLY HAD ONE TOPIC:

#### THANKS

*You are a wonderful program. I don't know what we would do for insurance for my daughter without you!! Thank you.*

*Without CHIP my children wouldn't have health coverage! Thanks!*

*We, as parents, are very thankful to have CHIP. Though we have no co-payment for our low income, we feel we could pay some. Is there a place for donations (?) as we feel we should contribute some amount when we can. Thank you for all the benefactors !*

*We just want to thank CHIP for such a wonderful program that allows our 2 boys to stay healthy, we couldn't do it without you. Thanks and Merry Christmas*

*We feel blessed to have CHIP program and are so grateful for it. Thank you*

*We are very thankful for this program. I am a newly single Mom and couldn't afford other insurance for my boys. This is a wonderful program. CK.*

*We are very grateful that CHIP is available to us. My husband's employer doesn't offer any benefits and I only work part time. Thanks*

*We are very grateful for this program. It has enabled us to get our children the health care they need. Thank You.*

*We appreciate the CHIP program very much, if not for CHIP we would be very reluctant to take our child to the doctor. We cannot afford other health care insurance. Thank You!*

*We appreciate CHIP so much! We cannot afford the family plan insurance! It gives me much comfort knowing my children are insured and I've seen and feel we get excellent care. Thank you so much!*

*To whom it concerns, CHIP is such a blessing. I have two children on the program and it has helped our family tremendously. Thank you.*

*To be able to take my child to the doctor has been a blessing. I am so thankful for CHIP. My husband does not get medical benefits from his job. So we appreciate this program. Thank You*

*This program helps us. We would not be able to help our child with her health problem on our own. Many Thanks!!*

*This program has made a huge difference for our family. It allows us to give our children the preventive care they need to keep them healthy.*

*This program has been a lifesaver for my family. We gave up insurance when I returned to school. Upon graduation I hope to give back to the program so that others can benefit as I have. Thank you for all you do, we are truly blessed.*

*This is an excellent program for parents with no insurance.*

*The program is fabulous. Hopefully more money can be put into the program to open it up to more kids.*

*The program has been a lifesaver for our family. I wish they had something like this for adults!  
Thank you for this great service.*

*The help that we have received from Corliss, CHIP, and state insurance has been greatly needed  
and appreciated. Thank you.*

*the hardest part of the excellent program is filling out the yearly application. Thank you.*

*The Community Health nurse needs to be able to have papers for CHIP to cover flu shots. They  
have papers for Medicaid, but not CHIP.*

*Thanks, CHIP is the best! I could not afford to take my kids to the doctor or dentist otherwise.*

*Thank You.*

*Thank you!*

*Thank You!*

*Thank you very much*

*Thank you so much! I don't know what we would do without CHIP. There have been times when,  
without CHIP our children would have had to go without medical care or be sick longer  
because we couldn't afford to take them to the Dr.*

*Thank you so much for the program. I don't know what I would do without it! It has helped us  
out so much. It's so nice to be able to take your child to see the Dr when they are sick or hurt.  
Thank you*

*Thank you so much for such a wonderful insurance for our children. We are so happy with you!  
God Bless!*

*Thank you from the bottom of my heart. I do not know what I would have done without CHIP*

*Thank you for your program it sure helps when you can't afford health care.*

*Thank you for your much needed program!*

*Thank you for this program.*

*Thank you for this program! This program has helped our family tremendously. Our children  
have been able to get the medical care, dental care and eye care they needed.*

*Thank you for the CHIP insurance program we fall right in the middle too much \$ for Medicaid  
and no other insurance options.*

*Thank you for helping this program exist, explaining things by mail and phone.*

*Thank you for giving my children health care.*

*Thank you for allowing my child to be on the CHIP program. It was comforting to know that the  
kids had insurance. I started a job, so the kids will lose benefits on 12-31-03*

*Thank you for a wonderful program, it truly helps those of us that are stuck in the 'middle' and  
sometimes left without health care options.*

*thank you !!*

*Thank God for the Blue Chip program. I have not been able to provide health insurance for  
about 5 or 6 years. Thank you for CHIP.*

*Parents are pleased with the CHIP program and find it very beneficial.*

*My son is in the best health he can be. Without this insurance, he would only see Dr/Dentist if it were an emergency.*

*My family feels very blessed to have CHIP for our children. We cannot afford other insurance and it has been wonderful.*

*My child was at the dentist 8 months ago, and at the doctor 7 months ago, also hospital 7 months ago. I really enjoy having my child the CHIP program.*

*Keep up the good work.*

*Keep up the good work! Thank you and God Bless!*

*(Child's name removed) is Downs and the Bridger Clinic has really done well with her and her heart. I praise God for a program like this and the people who make it work. Thank you*

*Just wanted to say Thank You, for the health care my children would not received if it wasn't for the CHIP program the best stress reliever!!*

*It's a wonderful program.*

*I'm very happy our kids have CHIPS. We have been Happy with the service we've received with CHIPS and customer service is pleasant and helpful. Thank you for helping me care for my kids!*

*I'm just so very thankful for this program. I really don't know how we would be able to do it. It wasn't for this program my children would probably not get such good care. Thanks again*

*I'm grateful for CHIP. It has been a great blessing to my family.*

*If it wasn't for this program my children wouldn't have any medical care at all. When something medical comes up I can relax without worrying how I can pay for it. Thank you for your program.*

*I would like to thank CHIP for the quality medical help they provider to my daughters. Personally I am a type I diabetic. I do not have insurance and my medical costs are very high. CHIP enables me to take good care of my children and better care of myself.*

*I wanted to thank the CHIP program for all they have provided my son and myself.*

*I think, or I know CHIP is a great program!*

*I think the CHIP program is the best thing that could have happened. We work on a ranch and can not afford good health care. I feel this is the best. Thank You*

*I think CHIP is just the greatest! If it wasn't for CHIP my children wouldn't have health insurance because we can't afford it. It's truly a relief to know that when my kids are sick I can afford to go to a Dr.*

*I think CHIP is a very important program and has helped a lot of children, my family and I are very thankful for CHIP, without it we could never afford healthcare.*

*I really rely on CHIP for my son's health care. I'm disabled & very low income. So when my son needs medical help, I know I can get him what he needs with out worrying about money.*

*I really appreciate having CHIP. My children would be uninsured if it weren't for this program. It gives me great peace of mind. The insurance plan is top notch. Thank you.*

*I really appreciate CHIP it really has help my children to stay healthy. Everyone is so friendly and helpful. Thank you*

*I love your program! Out of my 3 children that are enrolled, the one on this survey has gone to the doctor the least amount of times this year. You guys are outstanding - this program is the best.*

*I like the CHIP health plan.*

*I just want to thank you for all your help. I find the CHIP to be one of the best programs for families who can't afford health care for their children.*

*I have had no problem with CHIPS. It has been a blessing to us especially since we have had no insurance for us. Thank you so much for the insurance.*

*I have greatly appreciated being able to be on CHIP and especially being able to receive regular dental care from our family dentist. Knowing they will be cared for, specially in an accident, gives me great peace of mind. Thank you!!*

*I have been very happy with the CHIP plan, I always get great help when I call with questions. With (child's name removed) health problems being so expensive, having her on CHIP is a godsend.*

*I feel your CHIP fills a real need for insurance in our family of 8 and we would be literally in a world of hurt without it. The renewals are much easier than those previously. Thanks so much for your professionalism.*

*I feel very fortunate that my son qualifies for the CHIP insurance.. My son takes an expensive maintenance drug so that really helps a lot.*

*I did not answer all questions as you can see but I hope the information I provided is useful in someway. Mostly, I would just like to thank you for the financial blessing you have been to us. Our children are basically healthy, and we try not to take undue advantage of your services. Again, thanks for what you have done.*

*I currently have an exceptional provider, I am so grateful for the CHIP program, Thank You*

*I could not manage without CHIP. I wrote a letter to the director of the program thanking him/her. When Max Baucus came to Bozeman I personally introduced myself to him and thanked him for implementing this program! Hurray for CHIP*

*I appreciate all of the help we have gotten from CHIP, without this I would worry constantly about my little girl. No concerns just wanted to thank you for all you do.*

*I am very thankful for this program, without it my son would not be receiving the medical care he needs.*

*I am very thankful for the CHIP program-without it my kids wouldn't have insurance. We are just over the income level for Medicaid but not really enough to pay for insurance.*

*I am very satisfied with CHIP and extremely appreciative of all you have done for us. Thank you*

*I am very pleased that our children are covered by CHIP. We would not have any insurance otherwise. Thank You!*

*I am very happy with this program if not for CHIP my children would not be insured. So far this program has taken very good care of them.*

*I am very happy with CHIP. Thank you for providing insurance for both my kids it's a blessing.*

*I am very grateful that we were able to receive CHIP for (child's name removed). We were thus able to have a lot of dental work done for (child's name removed) that would have otherwise left us with a large burden of debt for the work she had done.*

*I am very grateful that this program exists, and grateful that my child can be on it until I finish my schooling.*

*I am very grateful that the CHIP program is available to my children. You have helped us more than you know.*

*I am so thankful to have CHIP! Thank you, Thank you! I am glad we can see a N.D. in our own town. Naturopathic medicine is great, so is DR. Christine White!!*

*I am so thankful for the CHIP program. Thank You very much for this great service for my children. Thanks! Take great care!*

*I am so happy there is a plan so I can have my children insured. I can't afford to have ins myself but very thank for you !!*

*I am pleased and grateful for the help that makes it possible to give my son the preventive and maintenance care he needs to assure continued good health.*

*I am extremely thankful for CHIP. There is no possible way I would have ever been able to pay for my child's medications and numerous appointments. CHIP has saved my life. Thank you so much!*

*I am a single mom of 2 kids and without this program I would have serious problems. The people that I have talked to at Blue CHIPS always are great. This is very helpful and a blessing. I can't say enough.*

*Excellent program for those of us parents who cannot afford health insurance but make more than welfare allows. Thank you so much!! It has been a real aid to our daughter.*

*CHIP is an essential program and has been an outstanding blessing to my children. Without it, I have no idea how my children would get the care they need.*

*CHIP is a wonderful program. We are completely satisfied with CHIP, our kids would not be insured. My wife and I have not had any insurance for over 20 years.*

*CHIP is a lifesaver to our family. We have 3 children enrolled who would have no insurance if it wasn't for CHIP. Thank You Thank You Thank You*

*CHIP is a fantastic program that has benefited our family immensely! Without CHIP our children would not be insured at all. THANK YOU!!!!*

*CHIP has been very helpful for our family.*

*CHIP has been very good to us.*

*CHIP has been very beneficial for our family. Thankfully our children are on the program what a great plan. Thank you*

*CHIP has been a true blessing to our family. We thank you for being able to provide health coverage for our children.*

*CHIP has been a life savor for our family since we can't afford health insurance for our children. Thank you*

*CHIP came at the right time for us. We have had three children on the program since its beginning. CHIP has saved my daughter's life and is helping my son. We can't thank you enough for all you've done for us.*

*Awesome plan, CHIP has been a lifesaver for my family. Thank you so much for your service!*

*As parents we are very thankful our daughter was enrolled for about 9 months, it was a huge financial relief. Thank you to all who make this program possible.*

*As a single mother I couldn't have made it without CHIP. Thanks!*

*As a single mom really appreciate CHIP. We do not abuse the program. But it's very comforting to know there is insurance in case something happens. I personally do not have insurance. It's tough. I make \$5.30/hr. Thank you for CHIP.*

*All four of my kids have been taken good care of at the Dr's appointments and Dentist appointments. I'm very pleased with the CHIP program.*

*A wonderful program. It is such a piece of mind to know that our son had medical insurance. I don't know what we would do without it.*

*A very well thought plan.*

*We are very grateful for this program. Don't know where we'd be w/o it. Thank You*

*CHIP has helped us out so much, We think it's a wonderful program. Although we try our darndest to raise our four girls, ends don't always meet, so , we do appreciate CHIP.*

## **DENTAL/VISION**

*We have not used the eye care benefits as they are very inadequate. We only use CHIP in case of extreme emergency.*

*There are no dental or eye care providers in Sanders Co. so we have to travel to Polson or Missoula for treatment*

*Are you aware of the exorbitant prices (provider's name removed) in Libby charges?? Over \$150.00 he is charging CHIP for two teeny weenie cavities on one baby tooth. If a child has more than 1-2 cavities they have to wait one more whole year to have them filled! And the checkups last only a few minutes for more than \$50.00! Is there a way to find a dentist who is willing to charge reasonable rates for CHIP users? CHIP is not at fault but the dentists are way out of line. Have you considered using Canadian dentists?*

*We just moved to Billings and I see that all the dental providers do not want to take CHIP patients. Do I call each one or how do I get them dental care?*

*When my youngest daughter was on CHIP, CHIP wouldn't cover orthodontic work that wasn't cosmetic at all. She is still missing 5 permanent teeth and still needs \$4,000 work done. She doesn't qualify for CHIP.*

*We use all services of CHIP except dental because the number of dentists who accept are very limited. If there could be any improvements in the program I would hope it would be in this area.*

*The dental benefits are not high enough to have 6 months check ups we usually have to wait one year and then have several dental problems.*

*The \$ amount is extremely limited for dental care compared to the cost of dental care the dentists charge.*

*Never any problems with CHIP except income guidelines and not enough dental providers.*

*More dentists most won't take CHIP or new patients.*

*It would be nice to get all dental needs met, even if it goes into next years budget. This way they can all be fixed, teeth, at one time and go from there. Is it possible? Probably not but I appreciate what I can get.*

*I would like to see more dentists especially in our area enrolled as providers.*

*I would like to know how to go about to get a dentist to accept Blue Chip.*

*-I wish there were more dental providers participating in the program. I had to travel more than 120 miles to get dental care for my daughter.*

*I wish there were another dentist for CHIP in my area Thompson Falls. The closest other dentist is Plains and he can fit my children in his appointments*

*I understand that CHIP does not pay for braces. Is this true? Is it not considered a necessity? For some children it is necessary for them to have.*

*I hope CHIP continues to insure children and I want the dentist clinics to be paid some of us can't afford any more, and some children need to have extended dental needs and the clinics help a lot with those needs.*

*I find it frustrating that there is such a low \$ amount for dental and it is next to impossible to get a dentist that even takes CHIP.*

*I don't understand the limits on dental care.*

*I don't understand how the dental works. I took my daughter to the dentist the first year she was enrolled. After the initial visit, there wasn't enough money left for her to get the necessary dental work done. If the dentist charges \$350 for the initial visit and you're only allowed \$412, what can you get done for \$62? Not much!*

*I do not use CHIP for dental as I cannot find a dentist who is taking new patients.*

*I can't get a dentist appointment, for my child except for six months away. We both work and have a hard time going through all dentists.*

*Finding Dental provider is very difficult.*

*A more comprehensive dental coverage would be very helpful! Thank you so much!*

## **WANT OTHER SERVICES OR DENIED COVERAGE OF SERVICE**

*We want Chiropractors to be part on CHIP.*

*The only concern I have about CHIP is that my child has a need for orthotics and there is no coverage of any kind and they are medically necessary. That is a little frustrating when they are so expensive.*

## **TROUBLE GETTING SERVICES OR TREATED POORLY**

*Referral to a specialist, I have to wait months for an appointment, he has trouble walking and pain no one can find a diagnosis, so another couple or 3 months for the next appt. or next specialist.*

*I go to Deaconess Clinic (pediatrics) and the wait in the lobby even with an appointment, is horrible. Then they take you in a room and wait some more. It's practically a whole day going to see the doctor. Winds up seen about 10 minutes and then it's over.*

*The Rez clinic is not very good for Health Care.*

### **REQUIREMENTS FOR COVERAGE (age, income, co-payments)**

*I realize that you have to have an age cutoff but it would be nice if the child was enrolled in college that chip would remain intact. I'm having to pay 530/semester for health care on low income, that is a lot.*

### **PROVIDERS SEEM TO CHARGE MORE WHEN ON CHIP**

*I notice that the medical/dental professions take advantage of insurance programs which concerns me. My children are healthy and I use CHIP insurance as little as possible as I know there are people on the waiting list with greater needs than I have.*

*My sister brought my daughter to the outpatient clinic for stitches before I got there. (This was a few years ago) They did not know she was covered through CHIPS. The first bill was drastically lower, until they realized they were billing CHIP program. Is that acceptable?*

### **NEEDS INFORMATION OR HAS PROBLEMS WITH PROCEDURES**

*It would be nice to know how you reapply for CHIPS. What you need to. I was never told. Do you reapply yearly?*

*I'm not completely sure how the CHIPS work. And how to get a permanent Personal Provider. What can I do if my child becomes ill and I don't have a Personal Provider for my daughter.*

*We feel that you are a pretty good program. No complaints or any problems*

*The biggest problem I have with CHIP is when I turned in my pay stubs, they said I was being referred to welfare for Medicaid, so that meant more paper work for me and more running around. BIG PAIN!*



## **THOSE WHO HAD MORE THAN ONE TOPIC:**

### **THANKS PLUS**

#### **DENTAL**

*I love having CHIP for my children. I really appreciate not having the worry about high medical bills. The only improvement would be paying dentists enough so "provider's name" would be a provider. Even if it meant a higher co-payment, it would be worth it.*

*I've had a small amount of trouble finding a dental care provider for my daughter otherwise the program has been just wonderful. I'm a recently divorced single mom and I'm so incredibly grateful for CHIP. Thank you*

*Dental care is difficult to find, and never seems to be enough. We are however extremely thankful for the program. Patrick at the dental benefit office was very helpful, more so than any other insurance office I have ever contacted.*

#### **WANT OTHER SERVICES OR DENIED COVERAGE OF SERVICE**

*CHIP has been very helpful to my family. Thank You ! P.s. I wish that CHIP could offer some chiropractic benefits.*

*We are so very thankful for your services. We are, however, very frustrated with the denial of the Esoterix Lab bill. (Provider's name removed), Endocrinologist, clarified the medical necessity of using that lab. He is a specialist, a very conservative specialist. You have common employees deciding what is medically necessary. Give me a break.*

*My daughter was in a snowmobile accident. She was life flighted to the nearest emergency room. They took excellent care of her. CHIP paid her emergency bill but would not pay for life flight. It cost us 6,000.00 which we will be making payment for 10 years. It is hard to understand under emergency situations that the CHIP program will not pay-Medicaid-does. We had no idea that CHIP program did not include emergency transportation. It is a wonderful program and has helped us substantially. We feel very lucky to have been on the program but your program should look into emergency transportation!!!*

#### **REQUIREMENTS (age, income, co-payments)**

*I love CHIP program and am very grateful for it, however, I recently got married and I think I will be just over the income limit now and my children will no longer have medical coverage and one has an existing health condition that makes it even harder to ever get insurance, it's too bad there isn't some way these kids don't have to pay with their health because their mother got married.*

*I am very pleased with the health care provider and coverage with CHIP. It has made me feel good that my children are covered, my only suggestion is maybe continue coverage if people meet guideline for children in college.*

*CHIP has been wonderful to our family-the help was needed and well used-we are hoping we qualify again for 2004 and am hoping people with borderline income will be considered.*

*Would like to have CHIP have higher income levels for coverage or sliding scale. I could not provide health care if CHIP was not offered. I am on a tight budget & am so grateful for CHIP I would not take my kids to dr if not for CHIP. You may call if you have questions.*

*My child is a sr in High School and will be 18 soon. So I will have no coverage over him while he finishes school. Also thanks to CHIP it reduced one less stress as being a single mom.*

### **DENTAL AND REQUIREMENTS**

*I wish my soon to be 19 year old was still covered, since he is still in high school and then will be in votech. I wish we could have affordable health insurance for myself and my husband and family, then I wouldn't need your program. Needed more coverage for the dentist on 2 of my kids. Thank you*

### **NEEDS INFORMATION OR HAS PROBLEMS WITH PROCEDURES**

*Thanks for all the help! Please send some dentist information on cost and all.*

*Let people know when they are covered and when they are not other than that I think the CHIP program is wonderful my kids wouldn't get the care they need without it.*

### **DENTAL/VISION PLUS...**

#### **TROUBLE GETTING SERVICES OR TREATED POORLY**

*Vision & dental care are very poor for CHIP kids. We were not treated with respect or flat out denied services. Providers made us feel like they were doing us a favor, so they make rude comments.*

#### **REQUIREMENTS (age, income, co-payments)**

*Co payments are too high & all dentists should accept Blue Chip.*

#### **PROVIDERS SEEM TO CHARGE MORE WHEN ON CHIP**

*Eyeglasses are not fixable, new lenses are not covered even with new prescriptions under 1 year. Sometimes I think Dr's over charge, I've check on my statements and although all services are done they still seem ridiculous. \$32.00 to remove 1 wart, although allowable, that's too much!*

### **NEEDS INFORMATION OR HAS PROBLEMS WITH PROCEDURES**

*Try to get the booklets a little more user friendly. Trying to find eyeglass people in our area who you cover. The book gives no clues where to look.*